THE FOLLOWING ORDER IS APPROVED AND ENTERED AS THE ORDER OF THIS COURT:

DATED: November 16, 2013



UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF WISCONSIN

IN RE: Joseph Romano, Case No. 13–28221–gmh

Debtor. Chapter 13

ORDER CONFIRMING MODIFIED PLAN

The Debtor's modified plan was filed on 10/21/2013. The plan was transmitted to those creditors required by Bankruptcy Rule 3015 or Order of the Court, and no objections were filed. Upon review of the plan and the entire file in this case, the Court finds that the plan meets the requirements of 11 U.S.C. section 1325.

IT IS ORDERED THAT:

The Debtor's chapter 13 plan is confirmed, with the following provisions. (This is only a summary, consult the plan for additional details).

- 1. Payments of \$488.05 monthly for 60 months.
- 2. The effective date of the plan is 11/15/2013.
- 3. The plan projects a pro rata share of not less than \$23,129.80 or 49%, whichever is greater on unsecured claims.
- 4. The Debtor shall provide copies of state and federal income tax returns to the Trustee each year by April 30th of the year in which the return is due, and shall comply with any requirements of the plan regarding tax refunds.
- 5. Except as otherwise provided in the plan, this order vests all property of the estate in the Debtor. However, the Debtor shall not borrow money, incur credit or sell or transfer property of the estate without the express written consent of the Trustee or an Order of this Court.
- 6. If the Debtor is engaged in business, the Debtor shall provide monthly financial statements to the Trustee.

#####